



# THE GARRETT GAZETTE

*Congressman Garrett's Newsletter on Issues of Interest to New Jersey's 5th Congressional District*

**June 2004**

Dear Friend:

Thank you for signing up to receive my newsletter that includes updates on the work I am doing while representing the people of the 5th Congressional district. Your interest in and comments on the issues that Congress is debating are important to me as I weigh the merits of the legislation that comes before me. Thank you for your thoughts and interest in the legislative process. Please continue to contact myself, or my staff to let your voice be heard. Please enjoy this edition.

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## **All Americans Deserve the Opportunity to have Quality and Affordable Health Insurance**

Far too many people in this nation are unable to afford the health coverage they need for themselves and their families. Last week the House, along with my support, took three significant steps to reverse this trend.

For far too long, this government has put up barriers to quality, affordable healthcare. These pieces of legislation will help tear some of these barriers down.

H.R. 4280, the Help Efficient, Accessible, Low-cost, Timely Healthcare (HEALTH) Act of 2004 ensures victims are fully compensated for any and all injuries suffered, but it curbs runaway lawsuits by capping the amount of damages under "pain and suffering" and "punitive damages." Frivolous lawsuits and excessive courtroom costs have given emergency room doctors, health care specialists and other health care professionals a solid reason to leave the profession. This legislation will help keep doctors where they belong, available to the patients who need them.

The second major piece of legislation passed to cover the uninsured was H.R. 4279, which would allow up to \$500 of unused money in an individual's Flexible Spending Account (FSA) to be used in the coming year or contributed to an individual Health Savings Account (HSA). HSAs are new savings accounts created under the newly-enacted Medicare law that allow individuals to save tax-free and spend tax-free for medical expenses. Under current law, availability of funds in individual FSAs expire at the end of the year and employees must "use it or lose it." Forcing Americans to waste money that could one day be used for legitimate and necessary health services is absolutely senseless.

Congress also passed H.R. 4281, the Small Business Health Fairness Act of 2004, which would allow small businesses to join together to purchase health insurance for their workers, reducing the number of uninsured Americans, and lowering health care costs for small business owners. No American should suffer a lack of health coverage just because of the size of the company they work for.

Every American deserves the opportunity to obtain quality and affordable healthcare. This week the House took the significant steps to make this so. For the sake of the uninsured, I urge my colleagues in the Senate to put politics aside and do what's right for millions of Americans by taking up and passing these important pieces of legislation.

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## **Parents' Paychecks Should go to the Needs of Their Children, Not for Taxes on Them.**

On Thursday, May 20, the House passed with my support, H.R. 4359, "The Child Credit Preservation and Expansion Act of 2004" which will keep the child credit for families at \$1,000 on a permanent basis. If this bill is not signed into law, families can expect a decline in this credit from \$1,000 to \$700 per child over the next four years, \$800 in 2009 and the credit will vanish after 2010.

The bill increases the income level at which the credit begins to phase out from \$110,000 to \$250,000 for married couples, and from \$75,000 to \$125,000 for single parents. Under current law, the child credit is refundable up to 10 percent of earned income in excess of \$10,750. This bill raises the 10 percent rate to 15 percent next year - a year earlier than scheduled under current law.

This tax relief provides both middle-income and low-income families much needed tax relief. This economic stimulus is helping put more

money back into American families' pockets, boosting investment, job creation and our economic recovery. We can't turn our backs on this progress now.

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## House Takes Important Steps to Keep Safe and Secure, those who Keep us Safe and Secure

This week I was proud to support the H.R. 4200, the Fiscal Year 2005 National Defense Authorization Act. This bill emphasizes increased support for our troops currently serving abroad, and our veterans who served before them.

This bill provides support for our military with a 3.5 percent across-the-board pay raise, increases in monthly family separation and hazard duty pay and increased access for reservists to military health care programs. The sacrifices that the men and women in our military have made are great. We must do all that we can to compensate them, as well as their families, for their sacrifice.

Veterans also are set to benefit from this bill with the elimination of the Social Security offset under the Survivor Benefit Plan, which will increase the annuities paid to survivors of military retirees. In the 70's and 80's, enrollees were not informed of

the sharp drop in benefits, and the unexpected loss of income was often financially devastating.

As Memorial Day approaches and we continue to fight The War on Terror, it is crucial that we in Congress honor those who have served and who are currently serving to protect our freedom. Today we send a message to our Armed Services: we honor you, we're grateful for your service and we will make good on our promises to you.

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## Small Businesses Deserve Increased Fairness and Safety for Their Workers

This week I was proud to support multiple reforms that passed the House to the Occupational Safety and Health Administration (OSHA) through four bills that will improve worker safety, while also reducing regulatory burdens upon America's small businesses to enhance competitiveness for employers and foster job creation.

These reform bills will protect small business employers against frivolous OSHA citations and reduce regulatory burdens without sacrificing health and safety protections. These OSHA reform measures will help make small businesses, the real engine of economic growth and job creation in today's economy, more competitive in both the domestic and world markets.

The four reforms include:

- H.R. 2728, the Occupational Safety and Health Small Business Day in Court Act - Under current law, if an employer fails to appeal an OSHA citation within 15 days, he or she forever loses the opportunity to contest the citation, even if the employer provides reasonable justification for missing the 15-day deadline. The bill provides the OSHA Review Commission flexibility in applying the 15-day period in which employers can contest citations, reducing the chance that employers are deprived of their day in court based on a technicality.
  - H.R. 2729, the Occupational Safety and Health Review Commission Efficiency Act - When an employer contests an OSHA citation, it can be years before the OSHA Review Commission will hear the case because of case backlogs. The legislation seeks to reduce this delay by expanding the number of sitting OSHA Review Commission members.
  - H.R. 2730, the Occupational Safety and Health Independent Review of OSHA Citations Act - Currently, OSHA's interpretations of the law are given strong deference by the courts, even though Congress originally intended the OSHA Review Commission to be given such deference so it could serve as a "check" on OSHA. The bill seeks to remedy this by having courts defer to the Review Commission, rather than OSHA, on legal matters.
  - H.R. 2731, the Occupational Safety and Health Small Employer Access to Justice Act - It is hard for small employers to recover attorneys' fees even when they have successfully defended against an OSHA citation. The measure would ensure small employers recoup their attorneys' fees each time they successfully contest an OSHA citation.
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## Helping Low-Income Workers Keep More of What They Earn

The House also recently passed legislation that will allow low-income earners keep more of what they earn by expanding the 10-percent tax

bracket.

I was proud to support HR 4275 to prevent an average tax increase of \$2,400 on 73 million working people over the next 10 years.

This action will help fix the inequities in our tax code and create more fairness for our lowest income earners. This legislation will apply to working Americans who make \$7,000 in income and joint filers who claim \$14,000. The legislation adjusts the 10-percent tax bracket for inflation, so low-income earners won't have happen to them, what happened to those families suffering under the Alternative Minimum Tax.

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## Facts of the Week

Since the passage of President Bush's jobs and economic growth bill last year, economic recovery is well on its way and people are returning back to work:

- Almost 3 million taxpayers in New Jersey have benefited
- 24,300 new jobs in New Jersey have been created
- Over the past year, the unemployment rate has fallen in 47 states.
- Non-farm payroll employment increased in 45 states in April.
- Over the past year, employment has increased in 44 states.

The latest state-by-state data are consistent with recent job growth nationwide. In the past 8 months, over 1.1 million new payroll jobs have been created. Over 800,000 new jobs have been created in 2004 alone. If the current pace of job growth for 2004 continues, over 2.6 million jobs will be created this year. In addition, the current unemployment rate is 5.6 percent, well below its recent peak of 6.3 percent and below the average unemployment rates of the 1970's, 1980's, and 1990's.

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## Recent Events Back Home

- Over the last few months, high school students from around the 5th Congressional District have competed to have their artwork selected to represent our district to hang in the Capitol.
  - On May 16th, I addressed local high school students who were participating in the Herald News Model Congress. I shared his experiences with these eager legislators and encouraged them in their future endeavors.
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## Upcoming Events

- On Saturday, May 22, I will join residents of Wantage Township in celebrating the townships's 250th anniversary. The event will take place from 1-4pm at the Wantage School on Route 23 in Wantage.
- On Monday, May 24th, Congressman Garrett will present the final award for the overall District winner, to be selected from the Bergen, Warren, Sussex, and Passaic winners. I will make the presentation at a reception to be held from 7-9pm at the Bergen Art and Science Museum on the Promenade Level of the Bergen Mall in Paramus. The winner will have his or her artwork displayed for one year in the U.S. Capitol Complex. The second place winner's piece will be showcased in Congressman Garrett's Washington, D.C., office, and the third and fourth place winning works will be exhibited in the Congressman's district offices.

[www.house.gov/garrett](http://www.house.gov/garrett)

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